

DISABILITY NETWORK DIRECTORY

Health Insurance

AFLAC

1-800-992-3522 (Toll Free)

www.aflac.com

Health insurance plans to work with existing policies. Offers include hospital intensive care and long-term care.

Kaiser Permanente Bridge Program

301-816-6446 (V)

www.kpbridge.org

For individuals who find they can't afford health coverage, but aren't eligible for Medicare, Medicaid, medical assistance programs, or other health care coverage. Members pay a low monthly premium for up to three years of enrollment, as long as they continue to meet eligibility requirements. Kaiser Permanente covers most of the cost.

Maryland Children's Health Program (MCHP)

1-800-456-8900 (Hotline)

www.dhmd.state.md.us/mma/mchp/index.html

MCHP gives full health benefits for children up to age 19, and pregnant women of any age who meet the income guidelines. MCHP enrollees obtain care from a variety of Managed Care Organizations (MCOs) through the Maryland HealthChoice Program.

Maryland Health Insurance Plan (MHIP)

10455 Mill Run Circle

Mail Stop RR-291

Owings Mills, MD 21117-9185

443-738-0667 (V)

1-888-444-9016 (Toll Free)

www.marylandhealthinsuranceplan.state.md.us

MHIP is a state health insurance plan that provides coverage to Maryland residents who are unable to obtain health insurance due to a health condition or have recently lost group coverage. MHIP offers its participants access to both CareFirst BlueChoice HMO and CareFirst Blue Preferred PPO networks. These plans are administered by CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. **MHIF Federal** is a federal health insurance plan administered by MHIP that provides individual coverage to Maryland residents who are unable to obtain health insurance due to a health condition and have been uninsured for at least six months. **MHIF+** provides discounted premiums and, in some cases, cost sharing to MHIP members with limited income. (MHIP+ is not available to members of MHIF Federal.)

Maryland Insurance Administration

Consumer Complaints -

Life and Health: 410-468-2260 (V)

Property and Casualty: 410-468-2307 (V)

Investigate complaints consumers have about their insurance coverage, including life, health, automobile, homeowners, etc. Investigate acts of insurance fraud. Protect Maryland consumers by regulating the State's insurance companies and producers. To file a complaint, use their online forms.

www.mdinsurance.state.md.us

Maryland Medical Assistance (Medicaid) Program

240-777-4600 (V) – Rockville

240-777-3420 (V) – Germantown

240-777-3100 (V) – Silver Spring

The Department of Health and Mental Hygiene (DHMH) provides Medical Assistance, also called Medicaid, coverage to individuals determined to be categorically eligible or medically needy. Medicaid coverage is automatically given to individuals receiving certain other public assistance, such as Supplemental Security Income (SSI), Temporary Cash Assistance (TCA), or Foster Care. Low-income families, children, pregnant women, women with breast or cervical cancer, and aged, blind, or disabled adults may also qualify for Medicaid. Eligibility for Medicaid is re-determined every 12 months, except that eligibility is re-determined every six months for "spenddown" cases. Individuals must apply at their Local Department of Social Services (LDSS)

Maryland Primary Adult Care Program (PAC)

1-800-226-2142 (Toll Free)

www.dhmd.state.md.us/mma/pac

This program covers primary health care, some outpatient mental health services, certain emergency hospital services, community based substance abuse services, and prescription drugs for certain low income eligible Maryland residents. PAC does not pay for hospital stays, emergency room visits, or specialty care. To be eligible you must be a U.S. citizen age 19 or older, or a qualified alien who meets all requirements for benefits and your yearly income must be below \$12,552 for a single person, or \$14,568 for a couple.

Montgomery County Government does not endorse or assume responsibility for any product, method, service or treatment listed in this resource directory that is not a County program.

Alternative formats of this document are available upon request.

240-777-1246 (V) • MD Relay 711 • Carly.Clem@montgomerycountymd.gov

Medicare

www.medicare.gov

Medicare is health insurance for the following: people 65 or older; people under 65 with certain disabilities, and people of any age with [End-Stage Renal Disease \(ESRD\)](#) (permanent kidney failure requiring dialysis or a kidney transplant). **Medicare Part A (Hospital Insurance)** helps cover inpatient care in hospitals, and skilled nursing facilities, hospice, and home health care. **Medicare Part B (Medical Insurance)** helps cover doctors' services, hospital outpatient care, and home health care, and covers some preventive services to help maintain your health and to keep certain illnesses from getting worse. **Medicare Part D (Medicare Prescription Drug Coverage)** is a prescription drug option run by Medicare-approved private insurance companies, helps cover the cost of prescription drugs, and may help lower your prescription drug costs and help protect against higher costs in the future.

Senior Health Insurance Assistance Program (SHIP)

301-590-2819 (V)

www.medicarehelp.org

Funded by the Maryland Department on Aging through a grant from the Centers for Medicare and Medicaid Services (CMS) and Montgomery County Health and Human Services to provide free information, educational programs, individual assistance and counseling to Montgomery County residents, family members and caregivers.

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